

**Information to identify the case:**

Debtor 1	Inezio Martins	Social Security number or ITIN xxx-xx-8272
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 16-31849-VFP		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Inezio Martins

8/16/17

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Inezio Martins  
 Debtor

Case No. 16-31849-VFP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 318Page 1 of 1  
Total Noticed: 14

Date Rcvd: Aug 16, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 18, 2017.

db	+Inezio Martins, 92 Chambers Street, Newark, NJ 07105-2802
cr	+Specialized Loan Servicing LLC, as servicing agent, c/o Charles Jeanfreau, Weinstein & Riley, P.S., 11 Broadway, Suite 615, New York, NY 10004-1490
cr	+Specialized Loan Servicing LLC, as servicing agent, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
516530638	+Credit Collection, 5625 Ruffin Road, San Diego, CA 92123-1395
516530636	+Essex County Sheriff's Office, Attn: Armando B. Dontoura, Sheriff, 50 W. Market Street, Newark, NJ 07102-1692
516530639	+Essex County Special Civil Part, Room 201, Hall of Records, 465 Dr. Martin Luther King Jr. Blvd., Newark, NJ 07102-1735
516530642	+Revenue Recovery Corp., 612 Gay Street, Knoxville, TN 37902-1603
516530643	+Revenue Recovery Corporation, 7005 Middlebrook Pike, Knoxville, TN 37909-1156
516530635	+US Bank, National Association, c/o Parker McCay P.A., 9000 Midlantic Drive, Suite 300, Mount Laurel, NJ 08054-1539

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Aug 16 2017 23:17:58 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 16 2017 23:17:55 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+E-mail/Text: jgoley@leadersfc.com Aug 16 2017 23:17:45 Leaders Financial Company, 21 Commerce Drive, Cranford, NJ 07016-3519
516530640	+E-mail/Text: jgoley@leadersfc.com Aug 16 2017 23:17:45 Leaders Financial Co., 21 Commerce Drive #1, Cranford, NJ 07016-3519
516530641	EDI: PRA.COM Aug 16 2017 23:03:00 Portfolio Recovery, 120 Corporate Blvd., St. 1, Norfolk, VA 23502

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 516530637 Specialized Loan Servicing, 8742 Lucent Boulevard, Suite 300, CO 80192  
 TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 18, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 16, 2017 at the address(es) listed below:

Barbara Edwards bedwardstrustee@aol.com, NJ48@ecfcbis.com  
 Charles H. Jeanfreau on behalf of Creditor Specialized Loan Servicing LLC, as servicing agent for FV-I, Inc. in trust for Morgan Stanley Mortgage Capital Holdings LLC Charlesj@w-legal.com, BNCmail@w-legal.com  
 Denise E. Carlon on behalf of Creditor FV-I, Inc. in trust for Morgan Stanley Mortgage Capital Holdings LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Evelyn D. Latse on behalf of Debtor Inezio Martins edlatse@yahoo.com  
 Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC, as servicing agent for FV-I, Inc. in trust for Morgan Stanley Mortgage Capital Holdings LLC nj\_ecf\_notices@buckleymadole.com  
 John R. Morton, Jr. on behalf of Creditor Leaders Financial Company ecfmail@mortoncraig.com, mortoncraigecf@gmail.com;mhazlett@mortoncraig.com  
 United States Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 7